UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b) SALDUTTI LAW GROUP Rebecca K. McDowell, Esquire – RM3223 1040 Kings Highway North, Suite 100 Cherry Hill, NJ 08034 (856) 779-0300 Counsel for Jersey Shore Federal Credit Union Order Filed on May 25, 2023 by Clerk **U.S. Bankruptcy Court District of New Jersey**

In Re:

Case No.: 22-17061-JNP

Christopher T. Pacheco,

Chapter:

13

Debtor.

Hrg Date: May 2, 2023 at 11AM

Judge:

Hon. Jerrold N. Poslusny, Jr.

CONSENT ORDER RESOLVING JERSEY SHORE FEDERAL CREDIT UNION'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following page is hereby ORDERED.

DATED: May 25, 2023

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Christopher T. Pacheco Case No. 22-17061-JNP

Caption of Order: Consent Order Resolving Jersey Shore Federal Credit Union's Motion for

Relief from Stay

This matter having come before the Court upon the Motion of Jersey Shore Federal Credit Union ("Credit Union") for relief from the automatic stay ("Motion") as to a 2017 Jeep Grand Cherokee ("Vehicle"); Christopher T. Pacheco ("Debtor") having filed opposition; the Credit Union having filed the Motion due to Debtor's pre-and-post-petition arrears; and the parties having come to an agreement to resolve the Motion; now therefore;

It is hereby ORDERED as follows:

- 1. Debtor shall pay \$4,086.20 to the Credit Union through the Plan to cure all prepetition arrears (\$761.24, as set forth on Claim No. 2), plus all post-petition arrears incurred through April 2023 (\$3,324.96).
- 2. Debtor shall resume direct, ongoing post-petition payments to the Credit Union under the terms of the loan documents beginning May 15, 2023.
- 3. Debtor shall maintain the required insurance coverage on the Vehicle and provide proof of insurance to the Credit Union or its counsel upon request.
- 4. Within seven (7) days of the entry of this Order, the Credit Union shall file a withdrawal of its objection to Debtor's Plan.
- 5. In the event Debtor defaults on his direct post-petition payments to the Credit Union; or in the event Debtor defaults on his Plan payments; or in the event Debtor fails to keep the Vehicle properly insured or refuses to provide proof of insurance, then the Credit Union may file a Certification of Default on 14-day notice and seek termination of the automatic stay as to the Vehicle.

/s/ Rebecca K. McDowell

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Counsel for the Debtor

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-17061-JNP

Christopher T. Pacheco Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: May 25, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recipi ID Recipient Name and Address

db + Christopher T. Pacheco, 330 Monroe Ave, Woodbine, NJ 08270-2317

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name Email Address

Brian C. Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Rebecca K. McDowell

on behalf of Creditor Jersey Shore Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com

Seymour Wasserstrum

on behalf of Debtor Christopher T. Pacheco mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

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Page 2 of 2 District/off: 0312-1 Total Noticed: 1 Form ID: pdf903 Date Rcvd: May 25, 2023

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7